

**Information to identify the case:**

Debtor 1	<b>Jennifer Robbyn Mc Caffrey</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-20019-RG</b>			

Social Security number or ITIN xxx-xx-0443

EIN -----

Social Security number or ITIN -----

EIN -----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Robbyn Mc Caffrey

8/17/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Jennifer Robbyn Mc Caffrey  
 Debtor

Case No. 18-20019-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db           #+Jennifer Robbyn Mc Caffrey, 11 Great Gorge Drive # 5, Vernon, NJ 07462-5542  
 517535629   +Ambulatory Anes, Physician, P.O. Box 342, Ringwood, NJ 07456-0342  
 517535628   +Ambulatory Anes, Physician, P.O. Box 4640, Rutherford, NJ 07070-0464  
 517535630   +Atlantic Health Systems, Morristown, P.O. Box 35611, Newark, NJ 07193-5611  
 517535631   +Celetanato Stadtmauer, 1036 Route 46, Suite 28, PO Box 2594, Clifton, NJ 07015-2594  
 517535633   +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040  
 517535637   +EMA, Morristown Emrregey Medical Associa, P.O. Box 6312, Parsippany, NJ 07054-7312  
 517535639   +Foundcare Health Center, 2330 S. Congress Avenie, West Palm Beach, FL 33406-7608  
 517535640   +Morris Imaging Assoc., P O Box 6750, Portsmouth, NH 03802-6750  
 517535641   +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
 517535642   +Premier Health Associates, 532 Lafayette Road, Sparta, NJ 07871-4411  
 517535644   +Quest Diagnostics, P.O. Box 740985, Cincinnati, OH 45274-0985  
 517535643   +Quest Diagnostics, P.O. Box 7308, Hollister, MO 65673-7308  
 517535645   +Saint Claire Hospital, P.O. Box 35577, Newark, NJ 07193-5577  
 517535647   +Suburban Endoscopy, 799 Bloomfield Avenue, Verona, NJ 07044-1301  
 517535648   +Summit Medical Group, Attn #8549X, P.O. Bo Box 1400, Belfast, ME 04915  
 517535650   +Td Bank N.a., Bank Card Center, Cherry Hill, NJ 08034  
 517535652   +The Image Care Centers, Radiologist Assoc. pf NNNJ, PA, P.O. Box 10728, Lancaster, PA 17605-0728

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg           E-mail/Text: usanj.njbankr@usdoj.gov Aug 17 2018 22:28:51   U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg           +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 17 2018 22:28:50   United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr           +EDI: RMSC.COM Aug 18 2018 02:23:00   Synchrony Bank, c/o PRA Recievable Management, LL, POB 41021, Norfolk, VA 23541-1021  
 517535627   +E-mail/Text: mreed@affcollections.com Aug 17 2018 22:28:52   Accurate Collection Servicces, 17 Prospect Street, Morristown, NJ 07960-6862  
 517535632   +EDI: CHASE.COM Aug 18 2018 02:23:00   Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298  
 517535634   +EDI: WFNNB.COM Aug 18 2018 02:23:00   Comenity bank/J Crew, Po Box 182125, Columbus, OH 43218-2125  
 517535635   +EDI: DISCOVER.COM Aug 18 2018 02:23:00   Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 517535636   +E-mail/Text: bankruptcy.bnc@ditech.com Aug 17 2018 22:28:42   Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172  
 517535638   +E-mail/Text: collectionbankruptcies.bancorp@53.com Aug 17 2018 22:29:05   Fifth Third Bank, 1830 East Paris Ave, Grand Rapids, MI 49546-8803  
 517535646   +E-mail/Text: clientservices@simonsagency.com Aug 17 2018 22:29:09   Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176  
 517540268   +EDI: RMSC.COM Aug 18 2018 02:23:00   Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517535649   +EDI: RMSC.COM Aug 18 2018 02:23:00   Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 517535651   EDI: TDBANKNORTH.COM Aug 18 2018 02:23:00   TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Aug 17, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Leonard S Singer on behalf of Debtor Jennifer Robbyn Mc Caffrey zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 5